

Information to identify the case:

Debtor 1	<u>Francis A Boye–Codjoe</u>	Social Security number or ITIN	xxx–xx–5988
	First Name Middle Name Last Name	EIN	-- --
Debtor 2	<u>Constance F Boye–Codjoe</u>	Social Security number or ITIN	xxx–xx–4859
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-- --
United States Bankruptcy Court District of New Jersey			
Case number: 16–31369–SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Francis A Boye–Codjoe
aka Francis A Boye–Codjoe Sr.

Constance F Boye–Codjoe

5/25/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 7
 United States Bankruptcy Court
 District of New Jersey

In re:
 Francis A Boye-Codjoe
 Constance F Boye-Codjoe
 Debtors

Case No. 16-31369-SLM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db/jdb +Francis A Boye-Codjoe, Constance F Boye-Codjoe, 412 Rutherford Avenue,
 Franklin, NJ 07416-1534

516488609 +AHS Hospital Corp., PO Box 35510, Newark, NJ 07193-5510

516488624 +ARS, 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360-3983

516488623 +ARS, 1699 Wall Street, Ste. 300, Mount Prospect, IL 60056-5778

516488608 +Acute Care Specialist, 144 Lower Main Street, Matawan, NJ 07747-1040

516488611 +Alliance One, PO Box 1508, Maumee, OH 43537-8508

516488619 +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571

516650283 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284

516488652 +Chna, PO Box 6282, Sioux Falls, SD 57117-6282

516488654 +Chase Bank, PO Bx 183164, Columbus, OH 43218-3164

516488655 +Chase Bankcard Center, PO Box 29022, Phoenix, AZ 85038-9022

516488660 +Chase Home Finance, PO Box 81507, Atlanta, GA 30366-1507

516488661 +Chase Home Finance, PO Box 961227, Fort Worth, TX 76161-0227

516488662 Chase Home Finance, L.L.C., 341 S. Vision Drive, Columbus, OH 43219

516488663 +Chase Home Finance, LLC, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705

516488666 +Chase Manhattan Mortgage, 3415 Vision Drive, Attn: Bankruptcy Department,
 Columbus, OH 43219-6009

516488667 Chase Manhattan Mortgage Corporation, PO Box 96036, Charlotte, NC 28296-0036

516488668 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696

516706929 Chilton Memorial Hospital, c/o CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750

516488678 +CitiCards, PO Box 6345, The Lakes, NV 88901-6345

516488679 +Citicards, 4600 Houston Road, Florence, KY 41042-4820

516488680 +Citicards, PO Box 183060, Columbus, OH 43218-3060

516488681 +Citicards, PO Box 183068, Columbus, OH 43218-3068

516488682 +Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820

516488685 #+Clearview Energy, 1201 Elm Street, Suite 3200, Dallas, TX 75270-2124

516488686 +Clinical Laboratory Management, Inc., 2124 Morris Avenue, Union, NJ 07083-6042

516488693 +DFS, PO Box 71084, Charlotte, NC 28272-1084

516488701 +ETS Collections, 2323 Lake Club Drive, Suite 300, Columbus, OH 43232-3205

516488702 +ENMCPA, 690 No Broadway, Suite GL1, White Plains, NY 10603-2415

516488700 +Edfinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359

516488703 +Eye Physicians of Sussex County, 183 High Street, Newton, NJ 07860-9601

516488704 +Fenton McGarvey LLP, 2401 Stanley Goult Parkway, Louisville, KY 40223-4175

516488705 +Hayt, Hayt and Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

516488706 +Hayt, Hayt and Landau ESQ, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

516488707 +Hayt, Hayt and Landau ESQ PC, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500

516488708 +Hessa, PO Box 548, Trenton, NJ 08625-0548

516488709 +Hessa, PO Box 528, Newark, NJ 07101-0528

516488710 +Hessa - Higher Education of NJ, PO Box 548, Trenton, NJ 08625-0548

516488711 Higher Education, Student Assistance Authority, PO Box 528, Newark, NJ 07101-0528

516488712 +Horizon BC / BS of NJ, PO Box 10193, Newark, NJ 07101-3117

516488713 +Horizon BC / BS of NJ, PO Box 420, Newark, NJ 07101-0420

516488714 +Horizon BC / BS of NJ, PO Box 820, Newark, NJ 07101-0820

517028581 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
 6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585

517028582 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation,
 6782 S. Potomac Street, Suite 100, Centennial, CO 80112, JPMorgan Chase Bank, N.A.,
 c/o LCS Financial Services Corporation 80112-4585

516488723 +Lazarus Financial Group, 14651 N Dallas Parkway, Dallas, TX 75254-7476

516488724 +Lazarus Financial Group, 14651 N Dallas Parway, Dallas, TX 75254-7476

516488726 +Morristown Memorial Hospital, 100 Madison Avenue, Morristown, NJ 07960-6095

516540890 +NJCLASS, PO BOX 548, Trenton, NJ 08625-0548

516488732 +Neurological Arts Associates, LLC, 183 High Street, Suite 1200, Newton, NJ 07860-9601

516488733 +New Jersey Higher Education, PO Box 548, Trenton, NJ 08625-0548

516488734 +New Jersey Higher Education, 4 Quakerbridge Plaza, PO Box 546, Trenton, NJ 08625-0546

516488735 +Newton EMA, PO Box 417442, Boston, MA 02241-7442

516643159 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982

516488738 +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704

516488737 +PNC Bank, PO Box 609, Pittsburgh, PA 15230-0609

516488741 +PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066

516488739 +PNC Bank, Attn: Mortgage Service Center, PO Box 3714558, Pittsburgh, PA 15250-0001

516488740 +PNC Bank, Attn: Consumer Assistance Team, PO Box 1326, Pittsburgh, PA 15230

516488747 +PNC Mortgage, PO Box 1820, Dayton, OH 45401-1820

516707753 +PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421

516488736 +Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

516488746 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703

516488749 +Powers Kirn, 728 Marne Highway, Suite 200, PO Box 848, Moorestown, NJ 08057-0848

516488750 +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

516488752 +Powers Kirn Attorneys, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

516488748 +Powers and Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128

516488754 +Saint Clare's Health System, PO Box 35577, Newark, NJ 07193-5577

516488756 +Saint Clares Hospital, PO Box 35577, Newark, NJ 07193-5577

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516488755 +Saint Clares Hospital, 25 Pocono Road, Denville, NJ 07834-2954
516488764 +Skylands Medical Group, PA, 33 Newton-Sparta Road, Suite 5, Newton, NJ 07860-2764
516706943 St Clare's Hospital, c/o CCCB, PO BOX 1750, Whitehouse Station, NJ 08889-1750
516488765 +State Of NJ Student Assistance, PO Box 543, Trenton, NJ 08625-0543
516488766 +Sussex County SCP, PO Box 197, Branchville, NJ 07826-0197
516488767 Sussex County Superior Court, Judicial Center, 43-47 High Street, Ref # DC-00178-15,
Newton, NJ 07860
516488772 #+Tsyes Total Debt Management, Inc., PO Box 6700, Norcross, GA 30091-6700
516488778 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: US Department of Education AFSA, PO Box 7202, Utica, NY 13504)
516488773 +US Department of Education, Atlanta Service Center, Atlanta Federal Center Tower,
61 Forsyth Street SW, Room 19T89, Atlanta, GA 30303-8928
516488777 +US Department of Education, PO Box 530260, Atlanta, GA 30353-0260
516488774 +US Department of Education, National Payment Center, PO Box 4169,
Greenville, TX 75403-4169
516488775 +US Department of Education, National Payment Center, PO Box 4142,
Greenville, TX 75403-4142
516488779 +USAA Federal, 10750 McDermit Freeway, San Anotnio, TX 78230-1649
516488780 +USAA Federal Savings Bank, 10750 McDermit Freeway, San Anotnio, TX 78230-1649
516488781 +USAA Federal Savings Bank, 10750 McDermit Freeway, San Antonio, TX 78230-1649
516488776 +Us Department of Education, PO Box 41309, Nashville, TN 37204-1309
516488784 Valley National Bank, PO Box 953, Wayne, NJ 07474-0953
516488785 +Valley National Bank, PO Box 950, Wayne, NJ 07474-0950
516488783 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438
516488789 Wells Fargo Home Mortgage, 4080 Hallmark Parkway, San Bernardino, CA 92407
516488795 +Wells Fargo Home Mortgage, Inc., PO Box 14471, Des Moines, IA 50306-3471

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 25 2018 23:29:43 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 25 2018 23:29:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516488626 +EDI: ARSN.COM May 26 2018 03:03:00 ARS, PO Box 469100, Escondido, CA 92046-9100
516488625 +EDI: ARSN.COM May 26 2018 03:03:00 ARS, PO Box 463023, Escondido, CA 92046-3023
516488613 +EDI: ALLIANCEONE.COM May 26 2018 03:03:00 Alliance One, PO Box 3100,
Southeastern, PA 19398-3100
516488612 +EDI: ALLIANCEONE.COM May 26 2018 03:03:00 Alliance One, 1684 Woodlands Drive, Suite 150,
Maumee, OH 43537-4026
516488617 +EDI: AMEREXPR.COM May 26 2018 03:03:00 American Express, 2965 W. Corporate Lakes Blvd.,
Fort Lauderdale, FL 33331-3626
516488614 +EDI: AMEREXPR.COM May 26 2018 03:03:00 American Express, PO Box 297871,
Fort Lauderdale, FL 33329-7871
516488616 EDI: AMEREXPR.COM May 26 2018 03:03:00 American Express, PO Box 7871,
Fort Lauderdale, FL 33329
516488615 EDI: AMEREXPR.COM May 26 2018 03:03:00 American Express, PO Box 1270,
Newark, NJ 07101-1270
516647899 EDI: BECKLEE.COM May 26 2018 03:03:00 American Express Bank, FSB, c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
516488627 EDI: BANKAMER.COM May 26 2018 03:03:00 Bank Of America, PO Box 982238,
El Paso, TX 79998
516488629 EDI: BANKAMER2.COM May 26 2018 03:03:00 Bank of America, 475 Crosspoint Parkway,
PO Box 9000, Getzville, NY 14068-9000
516488630 EDI: BANKAMER2.COM May 26 2018 03:03:00 Bank of America, PO Box 650260,
Dallas, TX 75265
516488631 +EDI: BANKAMER2.COM May 26 2018 03:03:00 Bank of America, PO Box 17645,
Baltimore, MD 21297-1645
516488632 +EDI: BANKAMER2.COM May 26 2018 03:03:00 Bank of America, PO Box 9000,
Getzville, NY 14068-9000
516488628 +EDI: BANKAMER.COM May 26 2018 03:03:00 Bank of America, PO Box 2240,
Brea, CA 92822-2240
516488639 EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, PO Box 85015,
Richmond, VA 23285-5015
516488646 EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One Bank Usa, 15000 Capital One Drive,
Richmond, VA 23238
516488650 E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:01 Cavalry Portfolio Service,
PO Box 27288, Tempe, AZ 85285
516488669 EDI: CHRYSLER.COM May 26 2018 03:03:00 Chrysler Financial, PO Box 9001921,
Louisville, KY 40290
516488674 EDI: CHRYSLER.COM May 26 2018 03:03:00 Chrysler Credit Corporation,
5225 Crooks Rd Ste 140, Troy, MI 48098
516488675 EDI: CHRYSLER.COM May 26 2018 03:03:00 Chrysler Financial, PO Box 551080,
Jacksonville, FL 32255
516488684 EDI: CITICORP.COM May 26 2018 03:03:00 Citicorp Credit Services, Inc.,
7920 NW 110th Street, Kansas City, MO 64153
516488634 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:00 Calvary Investments,
500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-1340
516488635 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:00 Calvary Portfolio Management,
PO Box 27288, Tempe, AZ 85285-7288

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516488637 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:00 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-1340

516488636 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:00 Calvary Portfolio Services,
500 Summit Lake Drive, PO Box 520, Valhalla, NY 10595-0520

516488641 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, PO Box 85064,
Glen Allen, VA 23285-5064

516488640 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, PO Box 26030,
Richmond, VA 23260-6030

516488643 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, PO Box 85184,
Richmond, VA 23285-5184

516488638 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, PO Box 85617,
Richmond, VA 23285-5617

516488642 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, 1957 Westmoreland Rd.,
Richmond, VA 23276-0001

516488645 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One Bank, PO Box 70884,
Charlotte, NC 28272-0884

516488644 +EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One Bank, PO Box 30281,
Salt Lake City, UT 84130-0281

516534154 EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

516553217 EDI: CAPITALONE.COM May 26 2018 03:03:00 Capital One, N.A., PO Box 71083,
Charlotte, NC 28272-1083

516488647 +EDI: CHASE.COM May 26 2018 03:03:00 Cardmember Services, PO Box 15153,
Wilmington, DE 19886-5153

516488649 +EDI: CHASE.COM May 26 2018 03:03:00 Cardmember Services, PO Box 15299,
Wilmington, DE 19850-5299

516488648 EDI: CHASE.COM May 26 2018 03:03:00 Cardmember Services, PO Box 8650,
Wilmington, DE 19899

516488651 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:01 Cavalry Portfolio Service,
PO Box 27288, Tempe, AZ 85285-7288

516492012 +E-mail/Text: bankruptcy@cavps.com May 25 2018 23:30:01 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

516488653 +EDI: CHASE.COM May 26 2018 03:03:00 Chase Bank, PO Box 15153, Wilmington, DE 19886-5153

516488656 +EDI: CHASE.COM May 26 2018 03:03:00 Chase Bankcard Services, PO Box 659409,
San Antonio, TX 78265-9409

516488657 EDI: CHASE.COM May 26 2018 03:03:00 Chase Bankcard Services, Inc., PO Box 30755,
Tampa, FL 33630-3755

516488658 +EDI: CHASE.COM May 26 2018 03:03:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298

516488664 +EDI: CHASE.COM May 26 2018 03:03:00 Chase Manhattan Mortgage, PO Box 509011,
San Diego, CA 92150-9011

516488670 +EDI: CHRM.COM May 26 2018 03:04:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275

516488671 +EDI: CHRM.COM May 26 2018 03:04:00 Chrysler Capital, Attn: Bankruptcy Department,
PO Box 961278, Fort Worth, TX 76161-0278

516488676 +EDI: CITICORP.COM May 26 2018 03:03:00 Citibank, PO Box 6241,
Sioux Falls, SD 57117-6241

516488677 +EDI: CITICORP.COM May 26 2018 03:03:00 Citicards, PO Box 6500,
Sioux Falls, SD 57117-6500

516488688 +EDI: WFNNB.COM May 26 2018 03:03:00 Comenity Bank, Attention: Bankruptcy, PO Box 182686,
Columbus, OH 43218-2686

516488687 +EDI: WFNNB.COM May 26 2018 03:03:00 Comenity Bank, PO Box 182272,
Columbus, OH 43218-2272

516488690 +E-mail/Text: CSIBKR@CREDITSYSTEMSINTL.COM May 25 2018 23:30:30
Credit Systems International Inc., 1277 Country Club Lane, Fort Worth, TX 76112-2304

516488692 EDI: RCSDELL.COM May 26 2018 03:03:00 DFS, PO Box 4125, Carol Stream, IL 60197-4125

516488694 EDI: RCSDELL.COM May 26 2018 03:03:00 DFS, PO Box 6403, Carol Stream, IL 60197

516488697 EDI: DISCOVER.COM May 26 2018 03:03:00 Discover, PO Box 15251, Wilmington, DE 19886

516488696 EDI: DISCOVER.COM May 26 2018 03:03:00 Discover, PO Box 6013, Dover, DE 19903-6013

516488699 EDI: DISCOVER.COM May 26 2018 03:03:00 Discover Financial Services LLC, PO Box 15316,
Wilmington, DE 19850

516488691 +EDI: NAVIENTFKASMDOE.COM May 26 2018 03:08:00 Department Of Education/Navient,
PO Box 9635, Wilkes Barre, PA 18773-9635

516488695 EDI: DISCOVER.COM May 26 2018 03:03:00 Discover, P.O. Box 6011, Dover, DE 19903-6011

516488698 +EDI: DISCOVER.COM May 26 2018 03:03:00 Discover Bank, PO Box 71084,
Charlotte, NC 28272-1084

516711431 +E-mail/Text: bkdepartment@rtresolutions.com May 25 2018 23:29:55 JPMorgan Chase,
c/o Real Time Resolutions, inc., 1349 Empire Central Drive, Suite 150,
Dallas, TX 75247-4029

516488715 +E-mail/Text: sharice.frazier@kfcu.org May 25 2018 23:29:21 Keesler Federal Credit Union,
PO Box 7001, Keesler Afb, MS 39534-7001

516488717 +EDI: CBSKOHL.S.COM May 26 2018 03:03:00 Kohl's, PO Box 3004, Milwaukee, WI 53201-3004

516488718 +EDI: CBSKOHL.S.COM May 26 2018 03:03:00 Kohl's, PO Box 3084, Milwaukee, WI 53201-3084

516488716 +EDI: CBSKOHL.S.COM May 26 2018 03:03:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983

516488719 +EDI: CBSKOHL.S.COM May 26 2018 03:03:00 Kohls/capone, N56 W 17000 Ridgewood Drive,
Menomonee Falls, WI 53051-7096

516488720 EDI: CBSKOHL.S.COM May 26 2018 03:03:00 Kohls/chase, N58 W 17000 Ridgewood Drive,
Menomonee Falls, WI 53051

District/off: 0312-2

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516488725 +EDI: RESURGENT.COM May 26 2018 03:03:00 LVNV Funding, Attn: Resurgent Capital,
15 South Main Street, Greenville, SC 29601-2743
516651678 +EDI: MID8.COM May 26 2018 03:03:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
516488727 +EDI: NAVIENTFKASMSERV.COM May 26 2018 03:03:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
516488744 +EDI: BANKAMER.COM May 26 2018 03:03:00 PNC Bank, PO Box 15137,
Wilmington, DE 19886-5137
516488753 +EDI: WFFC.COM May 26 2018 03:03:00 Preferred Customer Accounts, PO Box 94498,
Las Vegas, NV 89193-4498
516488757 +EDI: NAVIENTFKASMSERV.COM May 26 2018 03:03:00 Sallie Mae, 1002 Arthur Drive,
Lynn Haven, FL 32444-1683
516488758 +EDI: NAVIENTFKASMSERV.COM May 26 2018 03:03:00 Sallie Mae Bankruptcy, 220 Lasley Avenue,
Wilkes Barre, PA 18706-1430
516488759 +EDI: NAVIENTFKASMSERV.COM May 26 2018 03:03:00 Sallie Mae Servicing, PO Box 4600,
Wilkes Barre, PA 18773
516488760 +EDI: SEARS.COM May 26 2018 03:03:00 Sears Credit Card, PO Box 183082,
Columbus, OH 43218-3082
516488762 +EDI: SEARS.COM May 26 2018 03:03:00 Sears Gold Mastercard, PO Box 6922,
The Lakes, NV 88901-6922
516488761 +EDI: SEARS.COM May 26 2018 03:03:00 Sears Gold Mastercard, PO Box 182156,
Columbus, OH 43218-2156
516488763 +EDI: SEARS.COM May 26 2018 03:03:00 Sears/cbna, PO Box 6282, Sioux Falls, SD 57117-6282
516488768 +EDI: RMSC.COM May 26 2018 03:03:00 Synchrony Bank, PO Box 530927,
Atlanta, GA 30353-0927
516488770 +EDI: RMSC.COM May 26 2018 03:03:00 Synchrony Bank, PO Box 960013,
Orlando, FL 32896-0013
516488769 +EDI: RMSC.COM May 26 2018 03:03:00 Synchrony Bank, PO Box 965015,
Orlando, FL 32896-5015
516705428 +E-mail/Text: bncmail@w-legal.com May 25 2018 23:29:54 USAA Savings Bank,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516488782 +EDI: USAA.COM May 26 2018 03:03:00 Usaa Savings Bank, 10750 Mc Dermott,
San Antonio, TX 78288-1600
516488788 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
Frederick, MD 21701
516660692 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Bank, N.A.,
Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road,
Eagan, MN 55121-7700
516982911 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Bank, N.A., Default Document Processing,
MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
516488786 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Loans, 1 Home Campus, X20501-01H,
Des Moines, IA 50328-0001
516488787 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Loans, PO Box 6000,
Fort Mill, SC 29716-1930
516488791 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Mortgage, PO Box 10355,
Des Moines, IA 50306-0355
516488790 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Mortgage, PO Box 10437,
Des Moines, IA 50306-0437
516488792 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Mortgage, 3476 Stateview Blvd.,
Fort Mill, SC 29715-7203
516488794 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Mortgage, Inc., One Home Campus,
Des Moines, IA 50328-0001
516488796 +EDI: WFFC.COM May 26 2018 03:03:00 Wells Fargo Home Mortgage, Inc., PO Box 17504,
Baltimore, MD 21297-1504

TOTAL: 96

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516488610* +AHS Hospital Corp. Inc., PO Box 35510, Newark, NJ 07193-5510
516488618* +American Express, PO Box 7871, Fort Lauderdale, FL 33329
516488620* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488621* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488622* +Ars, 1801 Nw 66th Avenue, Fort Lauderdale, FL 33313-4571
516488633* +Bank of America, PO Box 2240, Brea, CA 92822-2240
516572502* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516572503* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516488659* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516488665* +Chase Manhattan Mortgage, PO Box 509011, San Diego, CA 92150-9011
516488673* +Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
516488683* +Citicorp Credit Services, 4600 Houston Rd., Florence, KY 41042-4820
516488689* +Comenity Bank, Attention: Bankruptcy, PO Box 182686, Columbus, OH 43218-2686
516488722* +Lazarus Financial Group, 2301 N Central Exspressway, Plano, TX 75075-2586
516488728* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488729* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488730* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488731* +Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
516488743* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
516488745* +PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
516488742* +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

District/off: 0312-2

User: admin
Form ID: 318

Page 5 of 5
Total Noticed: 185

Date Rcvd: May 25, 2018

***** BYPASSED RECIPIENTS (continued) *****

516488751* +Powers Kirn LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
516488771* +Synchrony Bank, PO Box 960013, Orlando, FL 32896-0013
516488793* +Wells Fargo Home Mortgage, PO Box 10355, Des Moines, IA 50306-0355
516488672 ###Chrysler Capital, PO Box 189, Minneapolis, MN 55440-0189
516488721 ###Lazarus Financial Group, 2301 N Central Expressway, Plano, TX 75075-2586

TOTALS: 0, * 24, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on May 25, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Francis A Boye-Codjoe bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Herbert B. Raymond on behalf of Joint Debtor Constance F Boye-Codjoe bankruptcy123@comcast.net,
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co
mcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,
NJ58@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
rsolarz@kmlawgroup.com
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
TOTAL: 8